

# United States Bankruptcy Court

District Of New Jersey

In re Peter C Bell and Edna M Bell aka Edna M Jones• •  
aka Edna Jones Bell, Case No. 18-23437-MBK

## TRANSFER OF CLAIM OTHER THAN FOR SECURITY

A CLAIM HAS BEEN FILED IN THIS CASE or deemed filed under 11 U.S.C. § 1111(a). Transferee hereby gives evidence and notice pursuant to Rule 3001(e)(2), Fed. R. Bankr. P., of the transfer, other than for security, of the claim referenced in this evidence and notice.

LoanCare, LLC

Name of Transferee

Name and Address where notices to transferee should be sent:

LoanCare, LLC  
3637 Sentara Way  
Virginia Beach, Virginia 23452

Phone: 1-800-410-1091  
Last Four Digits of Acct #: 7777

Name and Address where transferee payments should be sent (if different from above):

LoanCare, LLC  
P.O. Box 37628  
Philadelphia, PA 19101-0628

Phone: 1-800-643-0202  
Last Four Digits of Acct #: 7777

Ditech Financial LLC

Name of Transferor

Court Claim # (if known): 12  
Amount of Claim: \$140,834.22  
Date Claim Filed: 09/11/2018

Phone: 1-800-643-0202  
Last Four Digits of Acct #: 8643

I declare under penalty of perjury that the information provided in this notice is true and correct to the best of my knowledge and belief.

By: /s/ Melissa DiCerbo  
Transferee/Transferee's Agent

Date: 06.21.2019

*Penalty for making a false statement:* Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 & 3571.

UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY

**McCABE, WEISBERG & CONWAY, LLC**

**By: Melissa S. DiCerbo, Esq. (Atty.**

**I.D.#MSD4070)**

**216 Haddon Avenue, Suite 201**

**Westmont, NJ 08108**

**856-858-7080**

**Attorneys for Movant: LoanCare, LLC**

IN re:

Peter C Bell

Edna M Bell aka Edna M Jones aka Edna Jones

Bell

Debtors

Case No.: 18-23437-MBK

Chapter: 13

Judge: Michael B. Kaplan

**CERTIFICATION OF SERVICE**

1. I, Kalline Pio-McNelly:

- represent the \_\_\_\_\_ in the above-captioned matter.
- am the secretary/paralegal for Melissa S. DiCerbo, Esq., who represents the Movant in the above captioned matter.
- am the \_\_\_\_\_ in the above case and am representing myself.

2. On June 19, 2019, I sent a copy of the following pleadings and/or documents to the parties listed in the chart below:

- Transfer of Claim
- Certification of Service

3. I hereby certify under penalty of perjury that the above documents were sent using the mode of service indicated.

Dated: June 21, 2019

/s/ Kalline Pio-McNelly  
Signature

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Peter C Bell 8 Harrison Place Manchester Township, New Jersey 08759  Edna M Bell aka Edna M Jones • • aka Edna Jones Bell 902B N. New York Ave. Atlantic City, New Jersey 08401	Debtors	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
Jorge F. Coombs Youngblood Franklin Sampoli & Coombs Cornerstone Commerce Center 1201 New Road, Suite 230 Linwood, New Jersey 08221	Attorney for Debtors	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
Albert Russo Standing Chapter 13 Trustee CN 4853 Trenton, New Jersey 08650-4853	Chapter 13 Trustee	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
U.S. Dept of Justice Office of the U>S. Trustee One Newark Center Ste 2100 Newark, NJ 07102	U.S. Trustee	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)

\* May account for service by fax or other means as authorized by the court through the issuance of an Order Shortening Time.

# LOANCARE

A SERVICELINK COMPANY

POST OFFICE BOX 8068  
VIRGINIA BEACH, VA 23450

[REDACTED]

PETER BELL  
PO BOX 672  
ATLANTIC CITY NJ 08404-0672

[REDACTED]

# LOANCARE

A SERVICELINK COMPANY

POST OFFICE BOX 8068  
VIRGINIA BEACH, VA 23450

April 10, 2019

PETER BELL  
PO BOX 672  
ATLANTIC CITY NJ 08404-0672

Re: **Notice of Servicing Transfer**

Property Address: 8 Harrison Pl  
Township Of Mancheste NJ 087

Dear Borrower(s):

Please find enclosed a Notice of Servicing Transfer for your review and information.

Should you have questions about the servicing transfer or any questions about your loan, please contact us at 1.800.410.1091.

Sincerely,

LoanCare, LLC

**Customer Service: 1.800.410.1091    Collections: 1.800.909.9525**  
Monday – Friday: 8 a.m. – 10 p.m. EST Saturday 8 a.m. – 3 p.m. EST

3637 Sentara Way | Virginia Beach, VA 23452 | [www.newrez.myloancare.com](http://www.newrez.myloancare.com)

# LOANCARE

A SERVICELINK COMPANY

POST OFFICE BOX 8068  
VIRGINIA BEACH, VA 23450

## NOTICE OF SERVICING TRANSFER

The servicing of your mortgage loan is being transferred, effective 04-01-19. This means that after this date, a new servicer will be collecting your mortgage loan payments from you. Nothing else about your mortgage loan will change.

Ditech Financial LLC is now collecting your payments. Ditech Financial LLC will stop accepting payments received from you after 03-31-19.

LoanCare, LLC will collect your payments going forward. Your new servicer will start accepting payments received from you on 04-01-19.

**Send all payments due on or after 04-01-19 to LoanCare, LLC at this address:** P.O. BOX 37628 Philadelphia, PA 19101-0628.

If you have any questions for either your present servicer, Ditech Financial LLC, or your new servicer, LoanCare, LLC, about your mortgage loan or this transfer, please contact them using the information below:

Current Servicer:	New Servicer:
Ditech Financial LLC	LoanCare, LLC
Customer Service	Customer Service
1-800-643-0202	1.800.410.1091
P.O. Box 15009 Tempe, AZ 85284-0109	P.O. Box 8068, Virginia Beach, VA 23450

**Important note about insurance:** If you have mortgage life or disability insurance or any other type of optional insurance, the transfer of servicing rights may affect your insurance in the following way: LoanCare, LLC does not offer life insurance or disability insurance. If you were previously enrolled in this service, it will no longer be part of your monthly payment. You should contact your provider to arrange for direct payment or cancellation of these services.

Under Federal law, during the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer on or before its due date may not be treated by the new servicer as late, and a late fee may not be imposed on you.

Your payment will be due on the first day of each month. The exact amount of your monthly payment is as follows:

Principal and Interest (P&I):	<u>\$617.12</u>
Escrow:	<u>\$900.48</u>
Total Monthly Payment:	<u>\$1,517.60</u>

### Special Request Fees

Listed below are some of the fees charged for special services you might request. The actual fee is charged to a particular customer may be different (or there may be no fee) if guidelines are imposed by state law, agencies (VA, FHA, etc.) or investors. The fee schedule is subject to change; please review each statement for any changes.

Pay-by-Phone (over the phone check):	\$15.00	Insufficient/Returned Check:	up to \$40.00
Automated Phone System Payment:	up to \$12.00	Extraordinary Services:	As Agreed
Online Payment Fee:	up to \$10.00	Payoff Statement Fee:	up to \$60.00
Autodraft Fee:	No Fee		

**Customer Service: 1.800.410.1091    Collections: 1.800.909.9525**

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# LOANCARE

A SERVICELINK COMPANY

POST OFFICE BOX 8068  
VIRGINIA BEACH, VA 23450

Sincerely,

LoanCare, LLC

NMLS ID 2916

## **PLEASE SEE IMPORTANT STATE DISCLOSURES INCLUDED WITH THIS LETTER**

**TO THE EXTENT THE FAIR DEBT COLLECTION PRACTICES ACT (FDCPA) IS APPLICABLE, PLEASE BE ADVISED THAT THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

**IF YOU ARE CURRENTLY INVOLVED IN A BANKRUPTCY PROCEEDING OR HAVE PREVIOUSLY RECEIVED A DISCHARGE IN A BANKRUPTCY PROCEEDING, PLEASE NOTIFY US IMMEDIATELY AND BE ADVISED THAT THIS NOTICE IS FOR INFORMATIONAL PURPOSES ONLY. THIS NOTICE IS NOT INTENDED TO COLLECT, RECOVER, OR OFFSET THE DEBT AGAINST YOU PERSONALLY AND SHOULD NOT BE CONSIDERED A DEMAND FOR PAYMENT OR INDICATE THAT YOU ARE PERSONALLY LIABLE FOR THIS DEBT. PLEASE CONSULT AN ATTORNEY IF YOU HAVE ANY QUESTIONS ABOUT YOUR RIGHTS UNDER BANKRUPTCY LAW.**

**THE SERVICEMEMBERS CIVIL RELIEF ACT (SCRA) MAY OFFER PROTECTION OR RELIEF TO SERVICE MEMBERS. IF EITHER YOU HAVE BEEN CALLED TO ACTIVE DUTY OR ACTIVE SERVICE, OR YOU ARE A SPOUSE OR DEPENDENT OF SUCH A SERVICE MEMBER, YOU MAY BE ENTITLED TO CERTAIN LEGAL PROTECTIONS AND DEBT RELIEF PURSUANT TO THE SERVICEMEMBERS CIVIL RELIEF ACT. IF YOU HAVE NOT MADE US AWARE OF YOUR STATUS, PLEASE CONTACT US IMMEDIATELY. YOU MAY ALSO CALL 1-800-342-9647 (TOLL-FREE FROM THE UNITED STATES) OR [WWW.MILITARYONESOURCE.MIL/LEGAL](http://WWW.MILITARYONESOURCE.MIL/LEGAL) TO FIND OUT MORE INFORMATION.**

### **Notice of Error and Requests for Information**

In accordance with the federal Real Estate Settlement Procedures Act (RESPA) and Regulation X, borrowers have the right to notify their servicer of an error regarding the servicing of their closed end mortgage loan or to request information related to the servicing of their closed-end mortgage loan. Should you want to submit a written notice of error or written request for information, please include your full name, information that enables us to identify your mortgage loan account, such as a mortgage loan number, and the error you believe to have occurred or clearly state the information you are requesting with respect to your mortgage loan account. Please note that a notice on a payment coupon or other payment is not considered a notice of error or request for information. Within five (5) days (excluding legal public holidays, Saturdays, and Sundays) of receiving a notice of error or information request a written acknowledgement will be provided to you and, in general, we will respond no later than 30 days after receiving the initial written notice of error or written request for information.

**If you want to send a notice of error/information request you must write to us at the following address:**

LoanCare, LLC  
Attn: Mortgage Resolution  
P.O. Box 8068  
Virginia Beach, VA 23450

**Customer Service: 1.800.410.1091    Collections: 1.800.909.9525**  
Monday – Friday: 8 a.m. – 10 p.m. EST Saturday 8 a.m. – 3 p.m. EST

3637 Sentara Way | Virginia Beach, VA 23452 | [www.newrez.myloancare.com](http://www.newrez.myloancare.com)

# LOANCARE

A SERVICELINK COMPANY

POST OFFICE BOX 8068  
VIRGINIA BEACH, VA 23450

April 10, 2019

PETER BELL  
PO BOX 672  
ATLANTIC CITY NJ 08404-0672

[REDACTED]  
Property Address: 8 Harrison Pl  
Township Of Mancheste NJ 087

Dear Borrower(s):

You may enroll in our auto draft payment option service. This service is free and convenient. Your payment will be deducted each month on the date of your choosing. We have included two (2) copies of the Consumer Authorization for Auto Draft Payment Option form (the "form"). In order to enroll in the auto draft payment option, please complete the enclosed forms, return one (1) form to LoanCare, LLC, Attention-Drafting, P.O. Box 8068, Virginia Beach, VA 23450 and retain the other form for your records. To help verify your information, please attach a voided check or savings deposit ticket to the form.

Select a Monthly Draft Date per the terms of your note, agreement, contract or a recent monthly billing statement. Most monthly payments are due the first day of each month with a late payment being assessed if the payment is not made before the sixteenth of the month. Some notes/agreements, including but not limited to home equity lines and home equity lines of credit, may provide for a different due date and grace period. **Please select a Monthly Draft Date prior to the grace period expiring/late charge assessment date.**

If the Monthly Draft Date falls on a Saturday, Sunday, or federal holiday, the draft will occur on the next business day. We will notify you in writing when the automatic payments will begin. Your account must be current to be eligible for this service.

If you have additional questions, please contact us at 1.800.410.1091, Monday through Friday from 8:00 A.M. to 10:00 P.M. and Saturday from 8:00 A.M. to 3:00 P.M., Eastern Time.

Sincerely,

Cashiering Department  
NMLS ID 2916

Enclosures: Two (2) copies of Consumer Authorization for Auto Draft Payment Option form Disclosure

**Customer Service: 1.800.410.1091   Collections: 1.800.909.9525**  
Monday – Friday: 8 a.m. – 10 p.m. EST Saturday 8 a.m. – 3 p.m. EST

3637 Sentara Way | Virginia Beach, VA 23452 | [www.newrez.myloancare.com](http://www.newrez.myloancare.com)

# LOANCARE

A SERVICELINK COMPANY

POST OFFICE BOX 8068  
VIRGINIA BEACH, VA 23450

Complete the information below, and attach a voided check or savings deposit ticket to this form. Return this completed form and voided check/deposit ticket to us at: LoanCare, LLC, Attention-Drafting, P.O. Box 8068, Virginia Beach, VA 23450.

## CONSUMER AUTHORIZATION FOR AUTO DRAFT PAYMENT OPTION

Loan Number: \_\_\_\_\_

I (we) authorize LoanCare, LLC ("Company") to electronically debit the account indicated below on a monthly basis in the amount of my (our) monthly mortgage payment as follows:

Bank Name: \_\_\_\_\_

Bank Routing Number: \_\_\_\_\_ Bank Account Number: \_\_\_\_\_

Type of Account (checking or savings): \_\_\_\_\_

Monthly Draft Date : \_\_\_\_\_

Select a Monthly Draft Date per the terms of your note, agreement, contract or a recent monthly billing statement. Most monthly payments are due the first day of each month with a late payment being assessed if the payment is not made before the sixteenth of the month. Some notes/agreements, including but not limited to home equity lines and home equity lines of credit, may provide for a different due date and grace period. Please select a Monthly Draft Date prior to the grace period expiring/late charge assessment date.

Additional funds (if any) to be applied to principal monthly: \_\_\_\_\_

I (we) understand that this authorization will remain in full force and effect until I (we) notify Company in writing, including the loan number at LoanCare, LLC, Attention-Consumer Solutions Department, P.O. Box 8068, Virginia Beach, VA 23450 or via telephone at 1.800.410.1091 that I (we) wish to revoke this authorization. I (we) understand that Company requires at least 3 business days' notice prior to a scheduled payment in order to cancel this authorization. If at any time the loan becomes delinquent, I (we) understand that this automatic draft will be suspended until the loan becomes current, at which point auto drafting will resume.

In the event the loan is sold or the servicing of the loan is transferred, I (we) authorize any new/successor owner or servicer of the loan to debit my (our) bank account in accordance with the terms of this authorization. I (we) must notify the new/successor owner or servicer in writing if I (we) wish to revoke this authorization on or after the date the loan is sold or transferred subject to the new/successor owner or servicer requirements for providing such revocation

Name (please print): \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Name (please print): \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**Customer Service: 1.800.410.1091    Collections: 1.800.909.9525**  
Monday – Friday: 8 a.m. – 10 p.m. EST Saturday 8 a.m. – 3 p.m. EST

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# LOANCARE

A SERVICELINK COMPANY

POST OFFICE BOX 8068  
VIRGINIA BEACH, VA 23450

## Temporary Coupon

Please make your check payable to LoanCare, LLC and mail your first payment along with this temporary coupon to:

P.O. BOX 37628 Philadelphia, PA 19101-0628.

Total Payment: \$1,517.60

[REDACTED] Additional to Principal: \_\_\_\_\_

Mortgagor Name: Peter Bell

Additional to Escrow: \_\_\_\_\_

-----  
Remit To: LoanCare, LLC

P.O. BOX 37628 Philadelphia, PA 19101-0628.

[REDACTED] Total Payment: \$1,517.60

[REDACTED] Additional to Principal: \_\_\_\_\_

Mortgagor Name: Peter Bell

Additional to Escrow: \_\_\_\_\_

-----  
Remit To: LoanCare, LLC

P.O. BOX 37628 Philadelphia, PA 19101-0628.

[REDACTED] Total Payment: \$1,517.60

[REDACTED] Additional to Principal: \_\_\_\_\_

Mortgagor Name: Peter Bell

Additional to Escrow: \_\_\_\_\_

**Customer Service: 1.800.410.1091    Collections: 1.800.909.9525**  
Monday – Friday: 8 a.m. – 10 p.m. EST Saturday 8 a.m. – 3 p.m. EST

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## **IMPORTANT NOTICE TO CONFIRMED SUCCESSORS IN INTEREST**

**NOTICE TO CONFIRMED SUCCESSORS IN INTEREST:** Please be advised that, unless you assume the loan under state law, you will not be liable for the mortgage debt and cannot be required to use your assets, as a confirmed successor in interest, to pay the mortgage debt, except that the lender has a security interest in the property and a right to foreclose on the property when permitted by law and authorized under the mortgage loan contract.

## **IMPORTANT STATE DISCLOSURES**

### **SEE IMPORTANT DISCLOSURES BELOW**

**Important notice for Arkansas Residents:** Within the state of Arkansas, LoanCare is licensed by the Arkansas Securities Department. You may file complaints with the Department at Heritage West Building, Suite 300, 201 East Markham Street, Little Rock, Arkansas 72201-1692.

**Important notice for Colorado Residents:** Within the state of Colorado, LoanCare maintains an office at 80 Garden Center, Building B, Suite 3, Broomfield, CO 80020. The telephone number is 303-920-4763.

**Important notice for Hawaii Residents:** Within the state of Hawaii, LoanCare is licensed by the Commissioner of Financial Institutions. You may file complaints with the Commissioner at P.O. Box 2054, Honolulu, HI 96805.

**Important notice for Hawaii Residents who submitted a loss mitigation request:** If you believe your loss mitigation option request has been wrongly denied, you may file a complaint with the state division of financial institutions at (808) 586-2820 or <http://cca.hawaii.gov/dfi/file-a-complaint>.

**Important notice for Illinois Residents:** Within the state of Illinois, LoanCare is regulated by the Illinois Department of Financial and Professional Regulation – Division of Banking, 100 West Randolph, 9th Floor, Chicago, IL 60601. The toll-free consumer hotline number is 1-888-473-4858.

**Important notice for Maryland Residents:** Maryland law requires LoanCare to designate a contact to whom mortgagors may direct complaints and inquiries. LoanCare has designated the Office of the Customer for that purpose. The telephone number for the Office of the Customer is 1-800-919-5631. The Office of the Customer must respond in writing to each written complaint or inquiry within 15 days if requested. LoanCare's failure to comply with any provision of Section 13-316 of the Maryland Commercial Law will result in LoanCare being liable for any economic damages caused by the violation.

**Important notice for New York Residents:** Within the state of New York, LoanCare is registered with the Superintendent of the New York Department of Financial Services. You may file complaints with the Department of Financial Services and may obtain further information from the Department of Financial Services by calling the Department's Consumer Assistance Unit at 1-800-342-3736 or by visiting the Department's website at [www.dfs.ny.gov](http://www.dfs.ny.gov).

**Important notice for New York Residents who submitted a loss mitigation request: If you believe the loss mitigation request has been wrongly denied, you may file a complaint with the New York State Department of Financial Services at 1-800-342-3736 or [www.dfs.ny.gov](http://www.dfs.ny.gov).**

**Important notice for New York Residents who were offered a debt payment schedule or agreement to settle debt:** If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt:

1. Supplemental security income, (SSI);
2. Social security;
3. Public assistance (welfare);
4. Spousal support, maintenance (alimony) or child support;
5. Unemployment benefits;
6. Disability benefits;
7. Workers' compensation benefits;
8. Public or private pensions;
9. Veterans' benefits;
10. Federal student loans, federal student grants, and federal work study funds; and
11. Ninety percent of your wages or salary earned in the last sixty days.

**Important notice for North Carolina Residents:** Within the state of North Carolina, LoanCare is licensed by the Commissioner of Banks. You may file complaints with the Commissioner at 4309 Mail Service Center, Raleigh, NC 27699.

North Carolina Permit Numbers 112029, 112165, 113538

**Important notice for North Carolina Residents who submitted a loss mitigation request: If you believe the loss mitigation request has been wrongly denied, you may file a complaint with the North Carolina Office of the Commissioner of Banks website, [www.nccob.gov](http://www.nccob.gov).**

**Important notice for Oregon Residents:** Residential mortgage loan servicers are regulated by the Oregon Division of Financial Regulation. To file a complaint, call (866) 814-9710 or visit <http://dfr.oregon.gov>.

**Important notice for Texas Residents:** COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550.

A complaint form and instructions may be downloaded and printed from the Department's website located at [www.sml.texas.gov](http://www.sml.texas.gov) or obtained from the department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at [smlinfo@sml.texas.gov](mailto:smlinfo@sml.texas.gov).